

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JAMES A. WARD	§	Case No. 09-73934
THERESE M. WARD	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/11/2009.
- 2) The plan was confirmed on 04/02/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/09/2010.
- 5) The case was converted on 09/28/2010.
- 6) Number of months from filing or conversion to last payment: 11.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,918.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 1,867.09	
Less amount refunded to debtor	\$ 0.00	
NET RECEIPTS		\$ 1,867.09

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 120.23	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 120.23
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY JACQUELINE	Lgl	1,500.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Sec	500.00	500.00	500.00	500.00	0.00
AMERICAN GENERAL FINANCE	Uns	7,908.00	0.00	0.00	0.00	0.00
SAXON MORTGAGE SERVICES INC	Uns	2,500.00	90.79	90.79	1.74	0.00
THE NATIONAL BANK & TRUST CO	Uns	7,000.00	4,484.72	4,484.72	85.95	0.00
ACS / DEPT OF ED	Uns	10,000.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Uns	0.00	NA	NA	0.00	0.00
AMEX	Uns	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	7,557.00	7,218.13	7,218.13	138.34	0.00
BANK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
BANK ONE NA	Uns	0.00	NA	NA	0.00	0.00
BSNK OF AMERICA	Uns	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	491.00	NA	NA	0.00	0.00
CR EVERGREEN LLC	Uns	4,662.00	4,795.10	4,795.10	91.91	0.00
COMED	Uns	500.00	957.85	0.00	0.00	0.00
DISCOVER FINANCIAL SERVICES	Uns	0.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	8,471.00	8,300.00	8,300.00	159.08	0.00
DUCOVER FINANCIAL SERV	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
EQUIFAX	Uns	0.00	NA	NA	0.00	0.00
EXPERIAN NCAC	Uns	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	6,292.00	6,925.82	6,925.82	132.73	0.00
FIFTH THIRD BANK	Uns	0.00	NA	NA	0.00	0.00
HSBC BANK	Uns	5,440.00	NA	NA	0.00	0.00
JULIE MITCHELL	Uns	2,000.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Uns	70.00	NA	NA	0.00	0.00
LOWES	Uns	1,372.00	NA	NA	0.00	0.00
NATIONAL CREDIT SOLUTION	Uns	60.00	NA	NA	0.00	0.00
NICOR GAS	Uns	500.00	378.93	378.93	7.26	0.00
THE NATIONAL BANK & TRUST CO	Uns	0.00	NA	NA	0.00	0.00
TRANSUNION	Uns	0.00	NA	NA	0.00	0.00
US BANK	Uns	12,373.00	NA	NA	0.00	0.00
US BANKCORP	Uns	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	31,422.47	31,422.47	602.24	0.00
BRIAN BARTMESS	Sec	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	1,440.53	1,440.53	27.61	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	10,621.69	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 500.00	\$ 500.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 500.00	\$ 500.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 65,056.49	\$ 1,246.86	\$ 0.00

Disbursements:

Expenses of Administration	\$ 120.23	
Disbursements to Creditors	\$ 1,746.86	
TOTAL DISBURSEMENTS:		\$ 1,867.09

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 10/04/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.